

Information to identify the case:

Debtor 1	Margaret L. Boone	Social Security number or ITIN	xxx-xx-4763
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-22781-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Margaret L. Boone

8/8/24

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Margaret L. Boone
Debtor

Case No. 19-22781-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Aug 08, 2024

User: admin
Form ID: 3180W

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Total Noticed: 79

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 10, 2024:

Recip ID	Recipient Name and Address
db	+ Margaret L. Boone, 25 Taisley Lane, Burlington, NJ 08016-5159
cr	+ Federal Home Loan Mortgage Corporation, as Trustee, McCalla Raymer Leibert Pierce, LLC, 485F US Highway 1 S, Suite 300, Iselin, NJ 08830-3072
518325811	+ American Heritgage, PO Box 52779, Philadelphia, PA 19115-7779
518325819	+ Discover, PO Box 742655, Cincinnati, OH 45274-2655
518325827	+ Law Office of Robert Braverman, LLC, 1060 N. Kings Hwy, Suite 333, Cherry Hill, NJ 08034-1910
518325829	+ Lexus Financial, 240 Gibraltar Rd, Horsham, PA 19044-2334
518325830	+ Lowe's, PO Box 965040, Orlando, FL 32896-5040
518325835	+ SST/Funding Trust, 4315 Picket Rd, Saint Joseph, MO 64503-1600
518434656	SoFi Lending Corp. Resurgent Capital, PO Box 10587, Greenville, SC 29603-0587
518325838	+ State of New Jersey, Div of Taxation, PO Box 080, Trenton, NJ 08625-0080
518440683	U.S. Bank National Association, as Trustee, for Ir, c/o Ditech Financial LLC, PO Box 12740, Tempe, AZ 85284-0046

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 08 2024 20:46:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Aug 08 2024 20:46:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518325809	+ EDI: SYNC	Aug 09 2024 00:38:00	Amazon/Synchrony Bank, PO Box 965015, Orlando, FL 32896-5015
518325810	Email/PDF: bncnotices@becket-lee.com	Aug 08 2024 20:48:20	American Express, PO Box 981535, El Paso, TX 79998-1535
518386789	Email/PDF: bncnotices@becket-lee.com	Aug 08 2024 20:59:52	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518458327	+ Email/Text: jvalencia@amhfcu.org	Aug 08 2024 20:46:00	American Heritage FCU, Brian Romaniello, 2060 Red Lion Rd., Philadelphia, Pa 19115-1603
518325812	EDI: BANKAMER	Aug 09 2024 00:38:00	Bank of America, PO Box 982236, El Paso, TX 79998-2236
518415897	+ EDI: BANKAMER2	Aug 09 2024 00:38:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518431647	EDI: BANKAMER	Aug 09 2024 00:38:00	Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
518325815	+ EDI: CITICORP	Aug 09 2024 00:38:00	CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
518325817	Email/Text: Bankruptcy.RI@Citizensbank.com		

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		Aug 08 2024 20:44:00	Citizens Bank, PO Box 42010, Providence, RI 02940-2010
518325813	+ EDI: CAPITALONE.COM		
		Aug 09 2024 00:38:00	Capital One, Attn: General Correspondence, PO Box 30285, Salt Lake City, UT 84130-0285
518392366	+ EDI: AIS.COM		
		Aug 09 2024 00:38:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518416209	Email/PDF: bncnotices@becket-lee.com		
		Aug 08 2024 20:59:52	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518325814	+ EDI: SYNC		
		Aug 09 2024 00:38:00	Care Credit - Synchrony Bank, PO Box 965036, Orlando, FL 32896-5036
518325816	+ EDI: CITICORP		
		Aug 09 2024 00:38:00	Citi Cards CBNA, PO Box 6241, Sioux Falls, SD 57117-6241
518448306	+ EDI: CITICORP		
		Aug 09 2024 00:38:00	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
518325818	+ Email/PDF: creditonebknottifications@resurgent.com		
		Aug 08 2024 20:48:21	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
518341212	EDI: DISCOVER		
		Aug 09 2024 00:38:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518325820	+ EDI: LCIPHHRMGT		
		Aug 09 2024 00:38:00	Ditech, 1100 Virginia Dr, #100A, Fort Washington, PA 19034-3277
518325821	Email/Text: collecadminbankruptcy@fnni.com		
		Aug 08 2024 20:45:00	FNB Omaha, PO Box 3412, Omaha, NE 68197
518365856	Email/Text: collecadminbankruptcy@fnni.com		
		Aug 08 2024 20:45:00	First National Bank of Omaha, 1620 Dodge Street, Stop Code 3105, Omaha, NE 68197
518410078	+ Email/Text: bkelectronicnoticecourtmail@computershare.com		
		Aug 08 2024 20:45:00	Federal Home Loan Corporation, Trustee(See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
520323036	+ Email/Text: mtgbk@shellpointmtg.com		
		Aug 08 2024 20:45:00	Federal Home Loan Mortgage Corporation, c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0675, Federal Home Loan Mortgage Corporation, c/o Shellpoint Mortgage Servicing 29603-0826
520323035	+ Email/Text: mtgbk@shellpointmtg.com		
		Aug 08 2024 20:45:00	Federal Home Loan Mortgage Corporation, c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
518325822	EDI: IRS.COM		
		Aug 09 2024 00:38:00	IRS, District Director of the IRS, 955 South Springfield Avenue, Springfield, NJ 07081
518325825	EDI: JPMORGANCHASE		
		Aug 09 2024 00:38:00	JP Morgan Chase Bank, PO Box 29505, Phoenix, AZ 85038
518363840	+ Email/Text: RASEBN@raslg.com		
		Aug 08 2024 20:44:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518325826	Email/Text: PBNCNotifications@peritussservices.com		
		Aug 08 2024 20:44:00	Kohl's/Capital One, Kohl's Payment Center, PO Box 2983, Milwaukee, WI 53201-2983
518579457	Email/PDF: resurgentbknottifications@resurgent.com		
		Aug 08 2024 20:49:19	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
518573743	Email/PDF: resurgentbknottifications@resurgent.com		
		Aug 08 2024 20:48:18	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518579456	Email/PDF: resurgentbknottifications@resurgent.com		
		Aug 08 2024 20:48:47	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
518573744	+ Email/PDF: resurgentbknottifications@resurgent.com		
		Aug 08 2024 20:48:43	LVNV Funding LLC, c/o Resurgent Capital

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			Services, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, c/o Resurgent Capital Services 29603-0587
518441263	Email/PDF: resurgentbknotifications@resurgent.com	Aug 08 2024 20:48:18	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518325828	+ EDI: LENDNGCLUB	Aug 09 2024 00:38:00	Lending Club, 71 Stevenson Street, Ste 300, San Francisco, CA 94105-2985
518404934	Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 08 2024 20:59:42	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
518325831	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 08 2024 20:48:18	Merrick Bank, 10705 S Jordan Gtwy Ste 200, South Jordan, UT 84095-3977
518797334	Email/Text: mtgbk@shellpointmtg.com	Aug 08 2024 20:45:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
518797335	Email/Text: mtgbk@shellpointmtg.com	Aug 08 2024 20:45:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826, NewRez LLC d/b/a Shellpoint Mortgage Ser, P.O. Box 10826, Greenville, SC 29603-0826
518446002	EDI: PRA.COM	Aug 09 2024 00:38:00	Portfolio Recovery Associates, LLC, c/o Amazon, POB 41067, Norfolk VA 23541
518447278	EDI: PRA.COM	Aug 09 2024 00:38:00	Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541
518446933	EDI: PRA.COM	Aug 09 2024 00:38:00	Portfolio Recovery Associates, LLC, c/o Juniper, POB 41067, Norfolk VA 23541
518445861	EDI: PRA.COM	Aug 09 2024 00:38:00	Portfolio Recovery Associates, LLC, c/o Lowe's, POB 41067, Norfolk VA 23541
518445986	EDI: PRA.COM	Aug 09 2024 00:38:00	Portfolio Recovery Associates, LLC, c/o Paypal Extras Mastercard, POB 41067, Norfolk VA 23541
518445891	EDI: PRA.COM	Aug 09 2024 00:38:00	Portfolio Recovery Associates, LLC, c/o Walmart Credit Card, POB 41067, Norfolk VA 23541
518325832	^ MEBN	Aug 08 2024 20:42:57	Prosper Marketplace, 221 Main Street, #300, San Francisco, CA 94105-1909
518449047	+ Email/Text: bncmail@w-legal.com	Aug 08 2024 20:46:00	Prosper Marketplace Inc., C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
519054562	EDI: Q3G.COM	Aug 09 2024 00:38:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
519054563	+ EDI: Q3G.COM	Aug 09 2024 00:38:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for, Velocity Investments LLC 98083-0788
518431968	+ Email/PDF: MarletteBKNotifications@resurgent.com	Aug 08 2024 20:48:51	SST as servicing agent for Borrowers1st Inc, 4315 Pickett Road, Bankruptcy Department, St. Joseph, Missouri 64503-1600
518325836	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Aug 08 2024 20:44:00	State of New Jersey, Division of Taxation- Bankruptcy Section, PO Box 245, Trenton, NJ 08695
518325837	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Aug 08 2024 20:44:00	State of New Jersey Division of Taxation, Attn: Bankruptcy, 50 Barrack Street, PO Box 245, Trenton, NJ 08695
518325833	+ Email/PDF: SoFiBKNotifications@resurgent.com	Aug 08 2024 20:49:15	Sofi, 375 Healdsburg Ave, Ste 280, Healdsburg, CA 95448-4151
518325834	+ Email/Text: bkelectronicnoticecourtmail@computershare.com		

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		Aug 08 2024 20:45:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
518325839	EDI: SYNC	Aug 09 2024 00:38:00	Synco/PPMC, PO Box 965005, Orlando, FL 32896-5306
518446613	+ EDI: AIS.COM	Aug 09 2024 00:38:00	Synchrony Bank, c/o AIS InfoSource, LP, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518394754	+ Email/Text: bncmail@w-legal.com	Aug 08 2024 20:46:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518325840	+ EDI: WTRRN BANK.COM	Aug 09 2024 00:38:00	TD Bank USA/Target Credit, PO Box 1470, Minneapolis, MN 55440-1470
518325841	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Aug 08 2024 20:45:00	Toyota Motor Credit, PO Box 9786, Cedar Rapids, IA 52409-0004
518413980	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Aug 08 2024 20:45:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
518807567	Email/PDF: bncnotices@becket-lee.com	Aug 08 2024 21:00:02	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519744754	+ Email/Text: mtgbk@shellpointmtg.com	Aug 08 2024 20:45:00	U.S. Bank National Association, NewRez LLC d/b/a, Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
519744755	+ Email/Text: mtgbk@shellpointmtg.com	Aug 08 2024 20:45:00	U.S. Bank National Association, NewRez LLC d/b/a, Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603, U.S. Bank National Association 29603-0826
518363458	+ Email/Text: RASEBN@raslg.com	Aug 08 2024 20:44:00	U.S. Bank National Association, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
518435429	+ EDI: AIS.COM	Aug 09 2024 00:38:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518325842	+ EDI: SYNC	Aug 09 2024 00:38:00	Wal-Mart / Synchrony Bank, PO Box 965024, Orlando, FL 32896-5024
518428538	EDI: WFFC2	Aug 09 2024 00:38:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
518325843	+ EDI: WFFC2	Aug 09 2024 00:38:00	Wells Fargo Card Service, Credit Bureau Resolution, PO Box 14517, Des Moines, IA 50306-3517

TOTAL: 68

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518325844		xx, xx
cr	*+	U.S. Bank National Association, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
518325823	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, IRS, United States Attorney for the IRS, 970 Broad Street, 5th Floor, Newark, NJ 07102
518325824	*+	IRS, PO Box 7346, Philadelphia, PA 19101-7346

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

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belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 10, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 8, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Aleisha Candace Jennings	on behalf of Creditor U.S. Bank National Association ajennings@hillwallack.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Harold N. Kaplan	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing hkaplan@rasnj.com kimwilson@raslg.com
Harold N. Kaplan	on behalf of Creditor U.S. Bank National Association hkaplan@rasnj.com kimwilson@raslg.com
Laura M. Eggerman	on behalf of Creditor Federal Home Loan Mortgage Corporation laura.eggerman@mccalla.com mccallaecf@ecf.courtdrive.com
Laura M. Eggerman	on behalf of Creditor U.S. Bank National Association laura.eggerman@mccalla.com mccallaecf@ecf.courtdrive.com
Laura M. Eggerman	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Seasoned Credit Risk Transfer Trust, Series 2019-1 laura.eggerman@mccalla.com, mccallaecf@ecf.courtdrive.com
Robert Braverman	on behalf of Debtor Margaret L. Boone rbraverman@mcdowelllegal.com tcuccuini@mcdowelllegal.com;jmiller@mcdowelllegal.com;lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;bravermanrr62202@notify.bestcase.
Shauna M Deluca	on behalf of Creditor U.S. Bank National Association sdeluca@hasbanilight.com hllawpc@gmail.com
Sindi Mncina	on behalf of Creditor U.S. Bank National Association smncina@raslg.com
Thomas G. Egner	on behalf of Debtor Margaret L. Boone tegner@mcdowelllegal.com tcuccuini@mcdowelllegal.com;lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;jmiller@mcdowelllegal.com;egnertr62202@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 14